

**UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MARYLAND**

RUTH WILCOX,

Plaintiff,

v.

SERVIS ONE, INC. d/b/a BSI
FINANCIAL SERVICES, *et al.*,

Defendants.

Case No.: 1:19-cv-02535-RDB

ORDER & JUDGMENT

Pursuant to Rule 68 of the Federal Rules of Civil Procedure, Plaintiff Ruth Wilcox has accepted the offer from Defendants Servis One, Inc. d/b/a BSI Financial Services (“BSI”) and Wilmington Savings Fund Society, FSB, Not in Its Individual Capacity but Solely as Trustee for Brougham Fund I Trust (“Brougham Fund”) to allow judgment to be taken against them for all claims presented in this action by the Plaintiff¹ (ECF. #112). Accordingly, it is this 1st day of February, 2021 by the United States District Court for the District of Maryland, ORDERED that:

1. Judgment BE, and the same hereby IS, ENTERED in favor of Plaintiff Ruth Wilcox and against Defendants BSI and Brougham Fund in the amount of SEVENTY-FIVE THOUSAND DOLLARS (\$75,000.00).
2. Unless the Parties agree upon an additional amount of reasonable attorneys’ fees and costs to be paid to Ms. Wilcox in connection with Plaintiff’s prosecution of the

¹ Those claims were brought under the: (i) the Maryland Consumer Debt Collection Act, MD CODE, COMM. LAW, § 14-201 *et seq.* (“MCDCA”) and the Maryland Consumer Protection Act, MD. CODE ANN. COM. LAW § 13-101 *et seq.* (“MCPA”) (against both BSI and Brougham Fund); (ii) the Real Estate Settlement Procedures Act, 12 U.S.C. § 2605 (“RESPA”) and its regulations 12 C.F.R. §§ 1024.36, 1024.35 (“Regulation X”)(against BSI only); and (iii) the Fair Credit Reporting Act, 15 U.S.C §§ 1681, *et seq.*, (“FCRA”)(against BSI only); (iv) common law breach of contract (against both BSI and Brougham Fund); and (v) the Maryland Mortgage Fraud Protection Act, MD. CODE ANN. REAL PROP. §§ 7-401, *et seq.*

Complaint against BSI and Brougham Fund Plaintiff, Ruth Wilcox shall file her motion for the award of reasonable attorneys' fees and costs within fourteen (14) days of entry of this judgment pursuant to Local Rule 109.2.a and thereafter her memorandum required by Local Rule 109.2.b within thirty-five (35) days from the date the motion is filed.

3. Defendant will pay post-judgment interest pursuant to 28 U.S.C. § 1961.
4. The clerk will transmit a copy of this Order to counsel for the parties.

/s/

The Honorable Richard D. Bennett
District Judge